EXHIBIT "1"

NEVADA

DEED OF TRUST NOTE

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPART-MENT OF VETERANS AFFAIRS AUTHORIZED AGENT.

Laguna Hills, California,

\$ 111,508.00

Mortgage Association. (Amended May, 1989)

November 17, 1993.

FOR VALUE RECEIVED, the undersigned promise(s) to pay to RSL Mortgage Corp., a Kansas Corporation the principal sum of

, or order,

One Hundred Eleven Thousand Five Hundred Eight and No/100

Dollars (\$ 111,508.00), with interest from date at the rate of Seven

per centum (7.000%) per annum on the unpaid balance, until paid. The said principal and interest shall be payable at the office of RSL Mortgage Corp., a Kansas Corporation

23332 Mill Creek Drive, Suite 225 in Laguna Hills, California 92653

or at such other place as the holder hereof may designate in writing delivered or mailed to the debtor, in monthly installments of

Seven Hundred Forty One and 87/100 DOLLARS

(\$ 741.87), commencing on the first day of January, 1994, and continuing on the first day of each month thereafter until this note is fully paid, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on the first day of

Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or one hundred dollars (\$100.00), whichever is less. Prepayment in full shall be credited on the date received. Partial prepayment, other than on an installment due date, need not be credited until the next following installment due date or thirty days after such prepayment, whichever is earlier.

If any deficiency in the payment of any installment under this note is not made good prior to the due date of the next such installment, the entire principal sum and accrued interest shall at once become due and payable without notice at the option of the holder of this note. Failure to exercise this option shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

This note is secured by a Deed of Trust of even date executed by the undersigned on certain property described therein and represents money actually used for the acquisition of said property or the improvements thereon.

The undersigned waive presentment, protest, and notice, and also waive the benefit of any homestead, notion. valuation. or appraisement laws as to this debt. exemption, valuation, or appraisement laws as to this debt. to be a true & correct copy of the

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This is to Certify that this is the note described in and secured by Deed of Trust of even date herewith and in the same principal amount as herein stated to

First American Title Insurance Company, a California Corporation real estate located in CLARK County, State of Nevada.

, TRUSTEE on

NOTARY PUBLIC STATE OF NEVADA AMELIA C. FONTE My Appointment Expires Jan. 30th, 1995

Notary Public.

Property Address: 5524 ROCK CREEK LANE, LAS VEGAS, NEVADA 89130